

I Joseph R Magus am writing this
dated as an addendum to my will - filed
this date at Morgan County Courthouse
Berkeley Springs West Virginia -

In view of my longstanding and on-
going business relationship with Mr
Howard Katz of Brooklyn New York -
I wish to make Howard Katz the
primary beneficiary of my estate in
the event of my death.

It is my intention that Mr Katz receive
first consideration even before my
mother and sister to an amount ~~to~~
equal to what is owed to Howard Katz
at the time of my death. This amount
to be determined by review of outstand-
ing invoices - this is to be done by Katz
or my attorney William Kirkpatrick.
Once the debt to Katz is satisfied this
bequest is finished all other assets then,
- is my wish go to my Mother, Clara
Magus and sister Marguerite Magus. Thank
you.

Tzu,

I have been meaning to send this to you I know and understand your concern about my expense and what I take out of the business

Here are my monthly expenses

Mortgage - 338 / mo.

Electric 60 / mo.

Health Ins. 288 / mo.

Cable Sat 65 / mo.

Car Ins 107 / mo.

Phone - local 30 / mo.

Phone - 800 50 / mo.

Phone - long distance 125 / mo.

IRS - Tax 500 / mo.

State - Tax 50 / mo.

T = 1063

→ \$1256 per year

T = 1613 per month → 19356 per year

I did not include food etc but that is about 125 per ~~month~~ week for food etc. as you know I do not have a fancy lifestyle.

Before my biggest expense was those lousy credit cards nearly \$1200 per month - consequently I would have to take another \$600+ per month for the IRS & state taxes consistent with that amount - Totalling nearly \$2000 per month - Well that is in the past It was a real burden and over the years hurt us - figure it out 2000 a month - \$24,000 a year - 4 years its real money \$100,000

I wanted to lay this out on paper for you - in Black & white so you could see it ~~over~~

G